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CLERK US DISTRICT COURT,
WESTERN DISTRICT OF TEXAS

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DEPUTY

DISTRICT OF TEXAS
WESTERN DISTRICT OF TEXAS
DEXTER K. DASH,

Plaintiff,

v.

EQUIFAX INFORMATION SERVICES
LLC, a foreign limited liability company,
Defendant.

Plaintiff alleges that at all times material:

Case No.

COMPLAINT

Fair Credit Reporting Act (15 U.S.C. § 1681
et seq.)

Demand for Jury Trial

1. This is a civil action brought under the Fair Credit Reporting Act ("FCRA"), 15 U.S.C. § 1681. The Court has jurisdiction pursuant to 15 U.S.C. § 1681.
2. Plaintiff Dexter K. Dash ("plaintiff") is a natural person residing in the State of Texas, as defined by the Fair Credit Reporting Act ("FCRA"), 15 U.S.C. § 1681a(c).
3. Defendant, Equifax Information Services, LLC, ("Equifax" or "Defendant") is a Consumer Reporting Agency as defined by the FCRA, 15 U.S.C. § 1681a(f).
4. Equifax has not complied with the FCRA in safeguarding plaintiff's personal information.
5. On or about September 7, 2017, plaintiff became aware of the security breach. Defendant failed to notify plaintiff in a timely and reasonable fashion.
6. On or about September 9, 2017, plaintiff became aware that his personal information may have been impacted by the security breach incident.
7. Defendant was negligent in securing Plaintiff's name, social security number, and address. Defendant did not follow reasonable procedures in keeping an adequate system of securing plaintiff's personal information.
8. Plaintiff is subjected to identity theft due to negligence of Defendant's lack of internal controls in

securing consumers files and information.

CLAIM FOR RELIEF

(FCRA-15 U.S.C. §1681)

9. Plaintiff re-alleges paragraphs 1- 8 as if fully set forth herein..

Equifax willfully failed to comply with the requirements imposed under the FCRA, 15 U.S.C. §1681, including but not limited to:

- a) failing to exercise their grave responsibilities with plaintiff's right to privacy
- b) failing to comply with reasonable procedures with regard to confidentiality with plaintiff's personal information.
- c) failing to notify plaintiff timely when defendant was aware of a security breach.
- d) failing to provide plaintiff his credit file pursuant to 15 U.S.C. §1681g.

10. As a result of Equifax's violations of the FCRA, Plaintiff has suffered, continues to suffer, and will suffer future damages, worry, distress and frustration to him, damages, in an amount to be determined by the jury.

11. Plaintiff is entitled to punitive damages in an amount to be determined by the jury.

12. Plaintiff is entitled to actual damages in an amount to be determined by the jury in addition to any statutory damages in an amount to be determined by the Court.

13. Plaintiff is entitled to his attorney fees, pursuant to 15 U.S.C. § 1681o.

PRAYER

Plaintiff demands a jury trial on all claims. Wherefore plaintiff, Dexter K. Dash prays for a judgment as follows:

- 1. On Plaintiffs Claim for Relief for negligent violations of the FCRA against Defendant, Equifax:
 - a. Actual damages in an amount to be determined by the jury;
 - b. Punitive damages in an amount to be determined by the jury; and,
 - c. Statutory damages as determined by the court; and

d. Court costs.

3. On All Claims for Relief, costs and expenses incurred in this action.

DATED this 12th day of September 2017.

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